Public Regulation by Fortyeight States-Liabilities to Pro- Board of Inquiry Called tect Not Yet Earned Premiums Examinations by National Lieutenant Garvey, of New animal's hind legs in both arms, he was Convention of Insurance Com-

So CLOSELY are stock insurance companies publicly regulated and supervised by the authorities of all the forty-eight States that little we do escapes them. All is open to the public, m sworm returns, printed in State reports. The worst is always set out in cold type. New York and Massachusetts were the first States to establish public supervision. Now all States have officers of insurance," to enforce their insurance laws.

Charles of the crew of the navy sea on face, arms and chest, having been kicked in the face and body.

The others injured were Charles carsten, eighteen years old, of 109 Clymer Street, Brooklyn, and Herman Davidson, twenty-five, 217 Broome Street. Carsten suffered deep cuts of the volled a launch with machine gun bullets, severely wounding Miss Grace Buxton, of Oakland Beach. He refused to make any further comment.

A naval board of inquiry picked from the officers of the U.S. S. Shawmut mother ship to the scaplanes, went to Oakland Beach late to-day to investigate the affaird. It will forward a report immediately to the Navy Department.

The machine gun on the plane had not been working well and efforts were being made to adjust it, according to statements made by naval authorities, who withheld the names of the crew.

Carsten in fisspilled in face, arms and chest, having been kicked in the face and body.

The others injured were Charles Carsten, wicked in the face and body.

The others injured were Charles carsten, eighteen years old, of 109 Clymer Street, Brooklyn, and Herman Davidson, twenty-five, 217 Broome Street. Carsten suffered cents, having been dicked in the face and body.

Clymer Street, Brooklyn, and Herman Davidson, twenty-five, 217 Broome Street. Carsten was to the verified contustion of the crew.

out whether he has made a real profit or whether he has, after all, only a trade balance upon which there may be

nify you against loss by fire, but we cannot use all these premiums in our business, for we have not "earned" them as yet, though our liability continues of course until the premiums are all earned. To offset our expenses which we have in healing. we incur in handling, inspecting, passing upon and recording all these premiums of yours which come to us from agents and brokers—expenses that are very heavy—we draw on our surplus funds contributed by stockholders, secured from appreciated investments, received as interest or gained from our business transactions—a surplus main-tained for your greater protection and of the give you greater confidence in our business integrity and financial respon-

This process is repeated over and over again, month by month and year by year, liabilities being established against our new premiums as received, and the "carned" premiums coming out of the liability account with the methodical approach of the termination (wa call it "expiration") of the various policies. All the while we are discharging the losses against contracts (policies) outstanding, so that what is left in the course of time—and believe mest is scant enough for such a hazardous business—belongs to us. It is at last "carned."

Many years ago, when laws were first introduced to establish liabilities for not yet earned premiums, some companies were handling their business on the income and outgo basis—as was the merchant I described to you who was not taking an inventory—and were headed for inevitable failure. Today, for your safety, the law is rigidity applied to all stock fire insurance companies and failures are negligible.

What with the proper handling of this particular account—and it is one of the heavy expenses of our business—so it can be checked readily by examining commissioners to see that it satisfies the rigid requirements of law; what with keeping our funds invested so as to observe the laws of all the States and what with all the other requirements of law we are called upon to meet, while it could not be held that we are supervised too much, it is fair to say we are supervised amply for your protection and our own good.

King, Capt R. W., to Washington in Fleid Artillery

White, Maj A. A. to Honotalia.

Medical Corps

Anderson, Capt. J. B. o Fanama.

Macrow, Id. Col. C., Vet. C., to Camp

Miscellaneous

Nickolds, Lt. Col. C., Vet. C., to Camp

Miscellaneous

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Nickolds, Lt. Col. C., Vet. C., to Cam

JOHN B. MORTON President

NATIONAL BOARD OF FIRE UNDERWRITERS

76 WILLIAM STEEST, NEW YORK

Called Stupid? Patrolman John A. Curry, of Traffic and Davidson fractures of both lines.

Carelessness of Aviators to step the most spectacular Commander of the Fleet as it

Craft; Has Good Record with the frightened

Mearns, Col. R. W.; Petty, Lt

rably discharged-Schumacher, Lt.

was occurring.

Under the new order the full accounting for every loss immediately will be brought to their attention. They can at once go over the accounts and discover whether too much money has been count far sumplies, wages or other items.

Thomas McCarthy, of 238 West 127th Street, city labor foreman, who on Sunday morning shot Mrs. Joseph-Collowing to Fort Crook-Dugan, Col. B.; Williard Col. H. O. on Sunday merining shot Mrs. Joseph-ine Kruer, of 110th Street and River-side Drive, in front of her home, and then turned the gun upon himself died last night in the Knickerbotter Hospital without having regained con-Coast Artillery

Cherrington, Maj. W. P., to Fort Benjamin
Harrison.
Imperatori, Capt. R. J., to Manila.
Campbell, Maj. A. G. to San Francisco.
Waller, Maj. C. W., to Fort Monroe.
Herzer, Capt. C. J., to Fort Monroe.
Flanigen, Capt. B. Le, to Fort Winfield
Scott. sciousness. Mrs. Kruer, who was shot through

charging the losses against contracts (policies) outstanding, so that what is left in the course of time—and believe mest is scart enough for such a hazardius business—belongs to us. It is at last "carned."

It is my hope that I have been able to explain this rather intricate subject of the earned, and the not yet carned (we call them "unearned") premiums that have been so much discussed of late.

Figher, Capt. B. L., to Fort Winfield Short. Fisher, Capt. G. J. B., to Honolulu.

Fish

mon, Lt. V. J. to V. S. S. Great Com. R. P. to U. S. S. Great

Shot at Launch | Dragged Block by Runaway, | New York Bank Tangerine One By Navy Plane Policeman Upsets It by Heels Loans Justified,

Who Wounded Woman Is seen in New York in many months.

Sharply Criticized by Curry jumped for the head of the horse, which was attached to a delivery wagon.

York City, Was Pilot of dragged a block before the horse fell.

Trust Fund Accounts

checking inefficiency and waste and in

spent for supplies, wages or other items.

Mrs. Kruer's Assailant Dies

ADVERTISEMENT

FEET-QUICK RELIEF

New method keeps feet in

perfect condition

Just plunge those tender, pain-

ing feet into a bow! of warm water.

Work up a thick lather with Blue-

jay Foot Soap. How soothing! It brings instant relief to jangling

nerves, . It prevents swelling, ex-

with cooling, soothing Blue-jay

Foot Relief, a penetrating balm.

Then apply that delightful anti-

septic deodorant, Blue-jay Foot Powder, Your feet will feel fine.

Write for free booklet -- "The Proper Care of the Feet"-to Bauer

& Black, Chicago.

Your druggist has

cessive perspiration and itching. Then massage the aching muscles

FOR TIRED, ACHING

Little Cirl's Two Sisters and One in Party Escapes

Calls Man, Then Stabs Him loans, extended credits to the point which has drawn criticism upon us."

proving which operators are showing the most efficiency.

It is understood that when the new vice-presidents first tried to get a line wi on which operators were managing the Re vessels efficiently and which were not they found the old system of accounting so confusing that it was almost impossible to get any idea of where the waste

Father and Three Drown Trying to Resene Child who

Her Brother Perish; Only it

No Money May Be Withdrawn
Under New System if Voyage Has Proved a Failure
Special Dispatch to The Tribure
BALTIMORE, Aug. 9. Baltimore operators of Shipping Board vessels have been ordered by the three new operating vice-presidents of the board to terminate their Emergency Fleet that the conduct them.

In Toronto, were bathing movement, and . . . market places where speculative risks are assumed that to the shift's assistance. Kathleen and Dorothy soon got beyond their depth and sank while Miss Broscher returned to the shore and gave the alarm.

Mr. Tooney and his son Bernard swam to where the girls had disapported to the control Stock Exchange movement, and . . market places where speculative risks are assumed that to the site of the country."

He repeated denials that increased have a place in the great economic fabric of the country."

Tooney and although neither could swim advent the shift's assistance. Kathleen and Dorothy soon got beyond their of the country."

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He repeated denial

Victim Woundd Five Times in ,

nat Century Promenade

Asserts Strong

Institutions Were Closely Supervised to Make Cermin That Reserve Funds Were Properly Utilized

Needs Found Legitimate

380,000,000 Sought by One, Concern to Finance Ex- not port Cotton Shipments wh

y started walking up Park man who had beekened to idenly whipped out a krift

Opens on Monday Gilman told Magistrate Renaud in Yorkville Court that he went into the The Shuberts announce the opening of the Century Promenade as a requester plant their new revue, "The Midnight Rounders of 1921." There will be one performance nightly at 8:15 o'clock, with matinees Wednesdays and Saturdays. The Promenade Terrace, which will be utilized as a restaurant with a dance floor, will be open nightly from 6 to 1:50 c'clock. There will be no couvert charge or admittance charge to the Terrace between 6 and 8 o'clock.

America's Foremost Theatres and Hits Under the Direction of Lee & J. J. Shubert

GIJOU DES COPENING TO-MWEYE.

THE NEEDS AND ON SALE

TARREST NOW ON SALE

TARREST MARCH HARES

THE LAST WALTZ PARTER

FARCE JUST MARRIED PLAVHOUSE TO A TOTAL TO STATE OF THE STATE O -EVERY GIRL SHOULD SEE

TEASER EVERY MAN WILLI GARRICK NAME TO BE A SERVICE SAME.

MR. FIVI Passes By BELMONY The ten h or hive by The SKYLARK ... GHARLOTTE WALKER Monosco kanalek 95

Blue=jay THE DRAMATIC SMASH! Foot Treatment AGTH ST. THEATRE West of Brondway Keeps feet feeling fine TEX RICKARD presents DEMPSEY-CARPENTIER

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> HONORS are EVEN SELWYN, W. 428 St. BICHARD CARLE STANGHE HING CHAS, WINNINGER W. NORA, WINTER JAY GOULD STANGER OF THE STANGER

> CAUNO D JOHN E HAZZARD. FXANK CRUMIT MAT. TO-DAY, 2:30-BEST SEATS \$2:00.

BOOTH Atth. West of Blway, E. ARLISS IN THE GREEN FULTON MEN SE W OF MY EVE 8 20 -

SCHILDKRAUT CELLIONS THE CALLIENNE LE CALLIENNE LE CALLIENNE LE COMEDY OF LIFE. "STORY OF THE AUG. 15 SORT SELE TOW'N

A ALL STAR IDLERS & BIG 2 ACT REVIE ALL LAMBS by William Morrissey PLAYERS

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'A VIRGIN PARADISE' CENTRAL THEA DIWAY at 17th St.

LYRIC THEA PLANE W OF MY

Best Bet of the Summer Shows

sino Has Agreeable Music B and Book With Amusing b Satirical Turn Well Acted

By Heywood Broun

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WORLD'S GREATEST SHOW GORGE VILLES With ANN PENNINGTON

DACON ELEN NES LAW Then . 15 St. W. of Bry Bry 67

LARRIMORE - HICE PEOPLE IVOLI" EXPERIENCE"

TALTO GLORIA SWANSON in Elimor Glyn's TIMES "The Great Moment." SQUARE A Paramount Picture rriterion //- Golem

SIADIUM Victor Herbert CONCERT TO-NIGHT Edgar Schofield

STRAN CHARLES RAY CAPITOL MILLIAM FOR PROBLEM

STATE CHARGE JESSEL GEORGE JESSEL GEORGE GEO

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THE FUNNY PLACE
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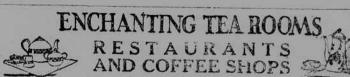
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Sensational Orchestra Direct from the ALEXANDRIA HOTEL, LOS ANGELES, CAL.

No Couvert Charge for Dinner.



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Mrs. Beckwith Lumbern Co. 12 to 2 Dines \$1.00. 6 to 5 P M Dinner served in the Garden Y. W. C. A. Cafeteria to W. 38th St. Open 10:30 A. M., 7:30 P. M. Men and Women Served. SCOTCH TEA ROOM 21 E. 47th St. d'Hote Lunch, Dinner, Afternau Tea Bluis mada iant Scotch sonies, shortbread Pastry & multon pier. RESTAURANTS Andrien 5 Greenwich Cor 7th At A 11th & Village Open 7 am to Midwight Lunchem 50c. Dinner 75c. Southern 10th Walles Seried with All Dinners. Also a La Carte.

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